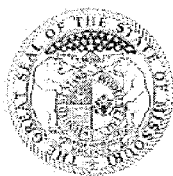


Jeremiah W. (Jay) Nixon  
Governor  
State of Missouri



Department of Insurance  
Financial Institutions  
and Professional Registration  
John M. Huff, Director

DIVISION OF FINANCE

301 West High Street, Room 630  
P.O. Box 716  
Jefferson City, MO 65102-0716  
(573) 751-3242  
(573) 751-9192 FAX  
[www.finance.mo.gov](http://www.finance.mo.gov)

Debra Hardman  
Acting Commissioner

June 5, 2015

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2015, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies remained the same at 261. During these past twelve months three banks merged into other institutions and three new state bank charters were granted; as two national institutions and one state-thrift converted to state-chartered banks.

Assets in state-chartered banks totaled \$106.2 billion on March 31, 2015, an increase of 6.4 percent from one year earlier. Deposits were \$88.3 billion and total loans were \$65.2 billion on March 31, 2015, an increase of 4.9 percent and 10.9 percent from one year earlier, respectively.

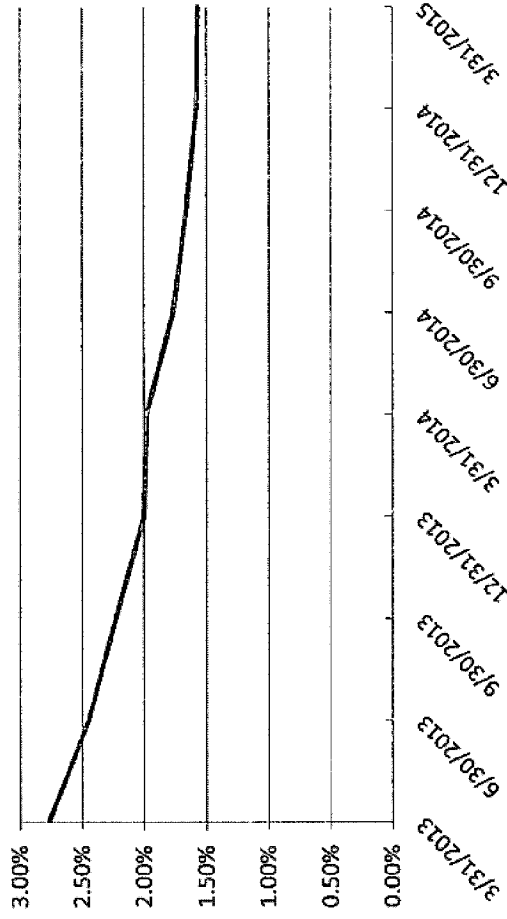
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to a manageable 1.57 percent from 1.98 percent one year earlier. The return on assets has stabilized and remains strong at 1.02 percent, despite a compressed and declining net interest margin. The median return on assets for state-chartered banks is 0.94 percent as of March 31, 2015.

Capital remains strong, as the Tier 1 Leverage Capital is 9.72 percent of total assets, which is slightly above the national average of 9.48 percent.

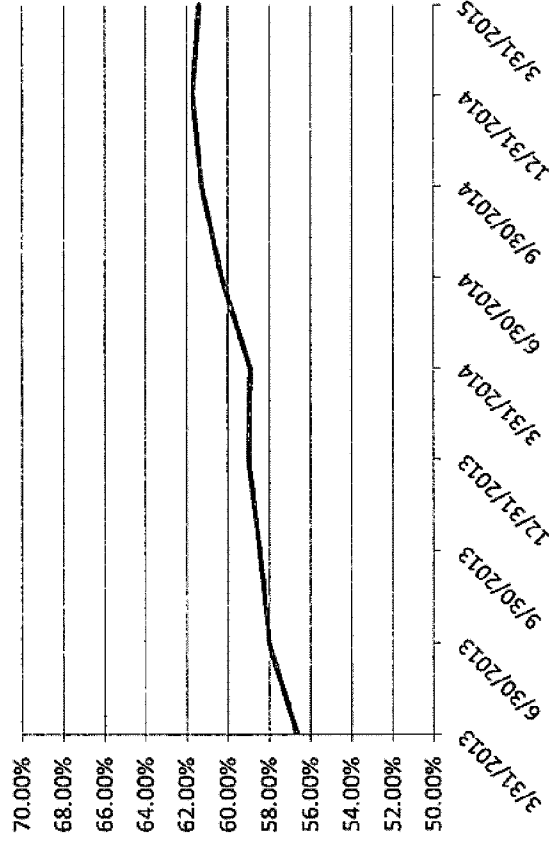
A handwritten signature in cursive script that reads "Debra Hardman".

Debra Hardman  
Acting Commissioner

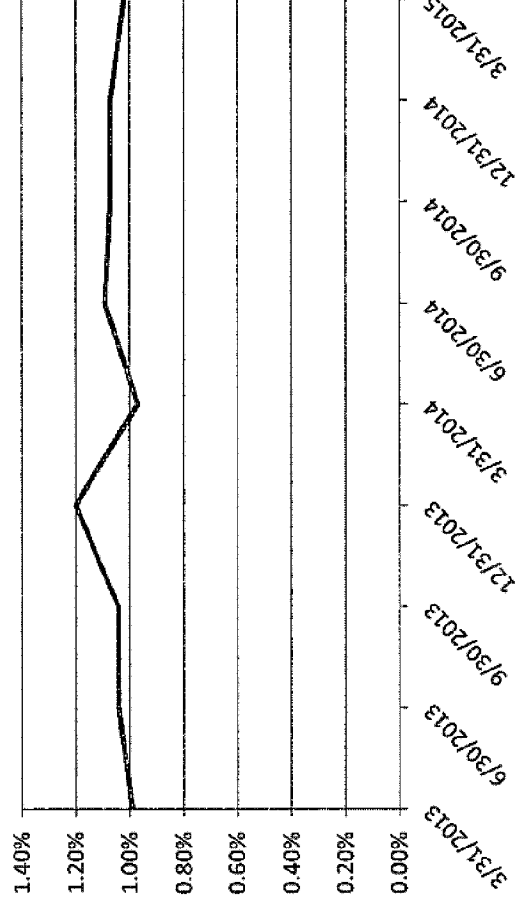
**PAST DUE LOANS TO TOTAL LOANS**



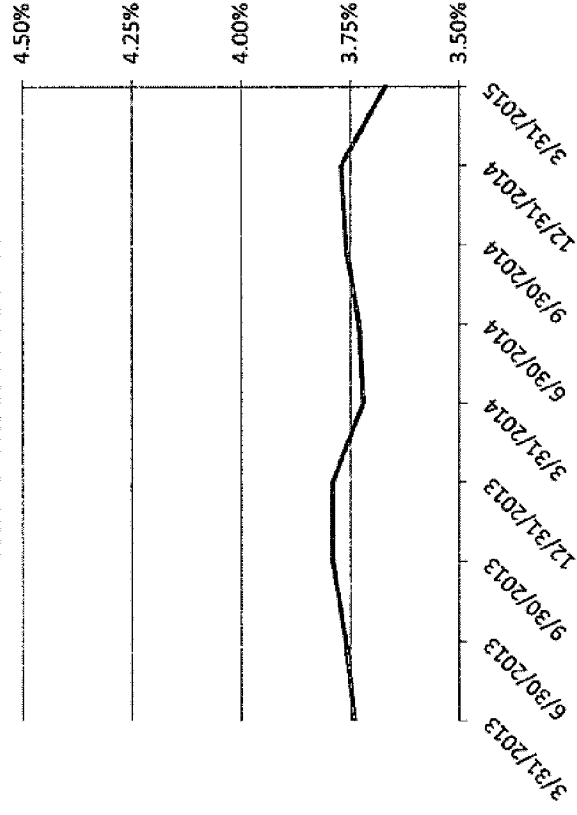
**LOANS/ASSETS**



**RETURN ON ASSETS**



**NET INTEREST MARGIN**



**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF MARCH 31, 2015**

THOUSANDS OF DOLLARS	261 BANKS 3/31/2015	261 BANKS 3/31/2014	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$65,221,508	\$58,794,092	\$6,427,416	10.9%
Allowance for Loan Losses	973,933	995,319	(21,386)	-2.1%
Total Assets	106,210,645	99,778,486	6,432,159	6.4%
<b>LIABILITIES</b>				
Total Deposits	88,324,327	84,162,699	4,161,628	4.9%
Total Equity Capital	10,990,736	9,995,812	994,924	10.0%

OPERATING RATIOS	3/31/2015	3/31/2014	CHANGE
Equity Capital/Assets	10.35%	10.02%	0.33%
Tangible Equity Capital/Assets	9.72%	9.28%	0.44%
Capital and Allowance for Loan Losses/Assets	11.16%	10.91%	0.25%
Total Loans/Assets	61.41%	58.92%	2.49%
Past Due and Nonaccrual Loans/Total Loans	1.57%	1.98%	-0.41%
Allowance for Loan Losses/Total Loans	1.49%	1.69%	-0.20%
Average Net Interest Margin	3.67%	3.72%	-0.05%
Return on Assets	1.02%	0.97%	0.05%

**NOTES:**

2014 and 2015 do not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF MARCH 31, 2015**

MILLIONS OF DOLLARS	3/31/2015			3/31/2014	PERCENT CHANGE
	261 STATE BANKS	22 NATIONAL BANKS	283 ALL BANKS	286 ALL BANKS	
ASSETS					
Cash and Due from Banks	6,523	2,149	8,672	9,093	-4.6%
Investment Securities	28,201	11,074	39,275	39,554	-0.7%
Total Loans and Leases	65,222	14,695	79,917	73,555	8.6%
Less: Reserves	974	184	1,158	1,194	-3.0%
Federal Funds Sold	1,399	48	1,447	1,488	-2.8%
Fixed Assets	1,978	514	2,492	2,459	1.3%
Other Real Estate	451	53	504	732	-31.1%
Intangible Assets	733	195	928	816	13.7%
Other assets	2,678	682	3,360	3,128	7.4%
TOTAL ASSETS	\$106,211	\$29,226	\$135,437	\$129,631	4.5%
LIABILITIES					
Total Deposits	88,324	23,811	112,135	108,431	3.4%
Deposits over 250M	3,909	697	4,606	4,666	-1.3%
Brokered Deposits	6,973	157	7,130	6,383	11.7%
Federal Funds Purchased	4,050	2,193	6,243	5,459	14.4%
Other liabilities	2,846	485	3,331	2,981	11.7%
Total Equity Capital	10,991	2,737	13,728	12,761	7.6%
TOTAL LIABILITIES & EQUITY CAPITAL	\$106,211	\$29,226	\$135,437	\$129,631	4.5%
EARNINGS					
Interest Income	876	206	1,082	1,086	-0.4%
Interest Expense	78	12	90	96	-6.3%
Net Interest Income	798	194	992	990	0.2%
Provision for Loan Losses	21	7	28	41	-31.7%
Net Income	264	45	309	288	7.3%
Cash Dividends	143	66	209	224	-6.7%
Net Loan Losses	19	3	22	37	-40.5%